

The Checklist

"The Voice of the Fiscal Document Field"

Winter, 1984 Volume 15 • Number 1 • Issue 52



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Checkmate Page 20
 Member classified

CHECK IN

Now we are well into 1984, a fateful year in Orwellian chronology and a fateful year for CCRT as well. Recently both membership in this organization and advertisements in THE CHECKLIST have suffered a decline, which has in turn caused a reduction in funds for producing this journal. Also, with the departure of Trey from the editorship, the many services which he obtained at little or no cost, such as typesetting, are no longer available. It is obvious that some cuts have to be made in order to continue to publish.

However, to every difficulty there is a solution. For the present we will be using Kent Smith's word processor to "set" the text, and I will be purchasing additional type "balls" for my new Juki in order to bring a little variety into the picture. With this small step alone about \$150.00 per issue can be saved -- money which at present we simply cannot waste on fancy type.

So THE CHECKLIST will continue to bring news and history to CCRT, even though the format may have to change slightly. But one thing we cannot do without is articles. As stated last issue, don't be afraid to send something in just because it's not "professional" enough. It's the job of the editor to clean, refine, edit, etc. before any article reaches the public eye. So send it in! Whatever you may be studying at present, that strange check you've been researching at the library, the small article you spotted in an old magazine which pertained to an unusual banking story, whatever you can come up with. Clip it, type it out, photocopy it -- somewhere in the ranks of CCRT there is probably someone who would be interested in it. And you members who either reside in a foreign country or who specialize in the study of one, we could use articles of interest in those fields, too.

Good news for CCRT -- regional meetings are off to a good start this year. Herman Boraker will be heading quite a large gathering at the ANA Mid-Year in Colorado Springs, and I will be putting together another little meeting at the Vallejo, California show in April. New membership brochures should be available by this time as well. Please use them! They can only be effective if they are given away.

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VALLEJO MEETING

Check collectors in the Far West are invited to attend a meeting during the Vallejo Coin Show on April 1, 1979, at the Dan Foley Cultural Center, Foley Park, Toulumne Street, Vallejo, California. CCRT will have the use of the facility's Blue Room from 10:00 until 4:00 p.m. during which time check exhibits will be on display and the CCRT slide program will be shown.

This meeting will serve two purposes: to enable existing CCRT members to gather information and to introduce non-collectors to the various aspects of our hobby.

For further information on the meeting contact Douglas McDonald, The Checklist Editor.

NEW SERVICES

Frederick W. Bartlett, a longtime dealer in checks, stocks and other financial papers, has announced the inauguration of two new services. Beginning last October, Bartlett is now conducting regular mail order sales with nearly all the items around here consignment. Each sale consists of between 50 to 100 wide variety items, with prices guaranteed to be one of the better ones.

Bartlett is also publishing a monthly newsletter, The Pinksheet, which is naturally printed on bright pink paper. Consisting of both classified and classified ads, The Pinksheet states its purpose as being "helpful to buying, selling, and trading on stock certificates, bonds, checks and related financial documents."

The prices realized for the mail bid sales will also be published in The Pinksheet. A new classification scheme was recently introduced and will collectors to list their names, addresses and collecting specialties for a very nominal fee.

Subscription to The Pinksheet is \$10.00 annually within the U.S. and \$20.00 for overseas addresses. To

order, send your check or money order to: The Pinksheet, P.O. Box 111, Eugene, Oregon 97401.

BOARD OF EXPERTS

Charles, who writes this column, has been told that many collectors and experts are interested in people who have a problem with a check. I will write, hopefully, about these matters. I would be well informed, as I have a field full of such collectors and am talking quite frequently with the difference between a check and a cash, for instance, etc.

Charles, states, "I feel that this is pretty much a charted field and this could be of some interest. Questions and answers could also be reprinted in The Checklist."

Suggestions concerning this idea, either pro or con, are welcome. Please write to Douglas McDonald, The Checklist Editor, P.O. Box 140, Silver Springs, Nevada, 89429.

GRAND RAPIDS SHOW

M. Roger State Mutual Insurance Co. Spring Convention & Coin Show will be hosted by the Grand Rapids Coin Club at the Grand Center, Grand Rapids, MI. May 4th and 5th from 10 AM to 7 PM and May 6th from 10 AM to 5 PM. M.W. Bourne, P.O. Box 1067, Battle Creek, MI 49701.

THE PAPER CHASE: FOR MOST CHECKS A WINDING ROAD

When you stamp a check for a mail the monthly bill from your insurance company, the check may take a circuitous route before it returns to your bank and is mailed back, parceled, to your monthly statement.

Probably no two banks process a check in exactly the same way, but bankers say the following scenario is as likely as any:

Several days after the check is deposited by the insurance

company at its bank, the check is deposited at the bank by the insurance company's account conditionally in case the check is not cashed. The bank then credits the amount and a routing slip is sent to the lower right hand corner of the check. A special message is sent to the bank by the routing slip to tell it to cash the check.

Then the Hartford bank sends the check, probably on a special delivery, to the bank where it was deposited first. In this case, because the check is a small one, the Hartford bank sends it up with other checks bound for Washington and sends it to the nearest Federal Reserve Bank, in Boston.

The Hartford bank maintains what is called a reserve account with the Boston Federal Reserve. The Boston Federal Reserve credits the bank for the amount of your check, again conditionally, and ships the check to the Baltimore branch of the Federal Reserve Bank.

Your Washington bank maintains an account with the Baltimore branch of the Fed. The Fed debits the Washington bank's account for the amount of your check, then ships the check to your bank. Your bank then debits your account for the amount of the check and files it.

If your account did not have sufficient funds to cover the check, your bank might well "bounce" it, that is stamp it "insufficient funds" and send it back to the Baltimore Fed. The check will retrace its route back to the Hartford bank.

Many checks, however, are written on banks in the same area in which they are deposited. Banks have developed local clearing houses, where bankers meet each morning to exchange checks. Riggs National Bank, for example, might have 2,000 checks written on American Security for a total of \$2 million, while American Security might have 2,000 Riggs checks for a total of \$1.7

Cont. next page

Checks, Bonds, Stocks

We buy and sell quality checks, bonds and stocks. Write for further information. We buy and sell large and small lots. Beginning check collector? Drop us a line and ask for our starter's packet for \$5 postpaid.

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27435-0640
919/852-4971



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1, 2, 3, 4, 6, 8, 14, 18, 19, 25--
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Don Steele (996)
1840 Orchard Way

W. Vancouver, B.C.
Canada V7V 462
(Collector)
25--Canadian bank cheques pref. Brit.
Columbia & Yukon Terr.
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Hurshel "Bull" Bailey
Rt. #1, Box 36
Soper, OK 74759
(Collector)
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Western States
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526-B Shoup Ave. West
Twin Falls, ID 83301
(Collector)
1 & 16 (By James Stone)

W. W. Gator, Inc. (1000)
PO Box 20348

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million. American Security would owe Riggs a net of \$100,000. American Security could either pay Riggs directly, or call the Fed and have \$100,000 transferred from its account there to the Riggs account.

In some cases, a bank or banks in one part of the country may have many checks written on banks in another part of the country. A big Chicago bank, which is also the correspondent for

dozens or hundreds of other Chicago-area banks, might present its checks directly to, say, Citibank in New York rather than going through the Federal Reserve system.

About 16 billion of the 40 billion checks written each year are cleared through the Fed and the rest are processed through local clearing houses or by-pass the Fed some other way.

Walt Mason--from THE WASHINGTON POST, August 7, 1983

CHECK ROOM

You are probably aware of some changes in the production of 'The Checklist'. In order to make some improvements, we've had to make some adjustments, and here's one: I'm writing this prior to closing Auction #5 so the results of that auction, which normally would appear here, will accompany Auction #7. That's really not a big problem since 1) I send prices realized to all bidders very soon after closing and 2) I'll be happy to send them to anyone else who furnishes the Auction Manager with a large SASE.

Making up this Auction #6 thoroly leaves out my backlog of material and new consignments would be most welcome. Don't quality material only, please--we can't make up quality with quantity, and material in poor condition is difficult to describe and be fair to bidders. We also think it is to everyone's advantage not to accept material subject to minimum or reserve bids.

So now to Auction #6 Closing date

For new bidders: Each lot will go to the highest bidder for 10% more than the second highest bid. In lots where I get just one bid, that's the price. In lots with two identical high bids, the lot goes to the earlier bid received at that bid price. We think we've set a closing date that will assure every member a chance to participate, but don't horse around.....Send your bid list today to:

Jack Newer, Auction Manager 644 Hollywood Dr. Woodland, CA 95665

Lot #1 "4"x6" laid paper, imprinted "State of Connecticut/Pay-Table Office, Hartford, Dec. 1 1781/Pay unto Ralph Toneroy, Esq; R. M. or Order/Five Pounds/Lawful Silver Money, out of the Tax of Two Shillings and Six Pence on the Pound, granted by the General Assembly in May last, and charge the State/William Mosely/Fen. Madsworth/John Lawrence, Esq; Treasurer!" Endorsed by Toneroy.

Lot #2 "6"x6" laid paper, reads "No. 40 Middleboro' Decr 16th, 1814/To Capt. Silvanus Tillson/SIR--You are directed to pay the Bearer, at your Treasury Office in the town of Middleborough Eleven Dollars for Military Services, done at Plymouth/Per order of the Town's Committee/Levi Peirce, Chairman."

(I'm aware these first two lots aren't quite bank items, but they're sure pretty)

Lot #3 Large ABNCo draft on Clinton (NY) Natl Bank drawn 1st of First Natl, NYC. Black on yellowish, with large all-over color vignettes at left and also UR, each with two females.

Lot #4 Check, black-on-green or navy-lined safety paper, drawn on The Bank of British North America Limited New York, Y.T. July 7, 1908. Drawn to General at left end.

Lot #5 ABNCo certificate of deposit at New York Natl Bank, NY issued 1890, vignette of cows UR, with 20¢. Overprinted vertically in red: "This certificate payable in National Bank Note or U. S. Legal Tender Note".

Lot #6 Large, handsome correspondent draft on 1st Natl Bank of New York, NYC. Battler, Girard, Bar. or Chase, NYC. Three vignettes at left end, two "cowboys" and one mixed livestock UR. Dated 1893.

Lot #7 Another large correspondent draft, this on Portland ABNCo The First Natl, Rushville, Ill. Drawn 1875 on 2nd Natl, St. Louis. Two vignettes at left end, eagle-and-shield UR. Dated 1871.

- Lot #1 Two unrelated checks: 1) Large, cream black-on-white check of Lazard Freres, Paris, 1. with ornate monogram at left end; datelined 187; and 2) Black-on-brownish on Chemical Natl, NYC., handsomely printed by National BNC. Large allegorical vignette (female) at left end.
- Lot #2 Three with bank buildings at the left end: 1) Black-on-white on Officer & Pursey (yes, that's a bank) Council Bluffs, Iowa; RN-D1, used 1875; 2) Black-on-deep blue on Phila Natl; RN-D1, used 1876; 3) Green-on-white on Adams & Leonard, Bankers, Dallas, TX, but that bank name scratched and Exchange Bank written over; RN-D1, used 1877.
- Lot #10 Pair used in 1877 with nice vignettes: 1) On First Natl, Mobile, Ala showing bales of cotton being loaded on cart; R135 and 2) on First Natl, Trenton, NJ with frontiersman reloading his long rifle, dead buck at his feet; RN-C1.
- Lot #11 Pair with allegorical female vignette at left end: 1) Draft of Natl Bank of Somerset, Ky on 9th Natl, NYC; also second vignette of big basket of corn UR; used 1880, RN-G1; and 2) purple-on-white Lanman & Kemp check drawn 1878 on Merchants Natl, NYC; RN-G1; rubber-stamped twice "GOLD".
- Lot #12 Large draft drawn 1873 by Columbia (Pa) Natl, on First Natl, NYC. RN-D1; great vignette of ferry boat in center, 9 other boats visible. National BNC. Tattered top margin.
- Lot #13 Nice bust of A. Lincoln in profile at left on "Customer Draft" of Lincoln (Ill) Natl; type face simulates fancy script; used 1900 with R-164.
- Lot #14 Two early (1877) Texas checks, both on Exchange Bank, Dallas, one with RN-F? (between orange and yellow), other RN-G1.
- Lot #15 Two very attractively set up checks on German Trust and Savings Bank, Pittsburgh both with R5c, identical except one is red-on-white, other green-on-white, used 1863 and 1867 respectively.
- Lot #16 Three unrelated checks (to clean out a nice consignment): 1) Blue-on-white of "Forsyth Brothers, & Co, mfrs of Carbon Oil & Benzole" drawn 1864 on Farmers Deposit Banking Co., Pittsburgh; R-5c; and 2) Drawn 1878 on Johnston & Cheek, Bankers, Danville, Va; classic dog-on-safe at left; used 1878 with RN-G1; and 3) Drawn 1884 on Mitchell & Lynde, Rock Island, Ill with RN-G1 stamped "stamp redeemed" reading up.
- Lot #17 Large unused draft of First Natl, Helena, Mont on First Natl, NYC, picture of Yellowstone falls, geyser, mudpots UR (from 1880s) and 2) Unused (with stub) Treasurers Draft of Stover Machine Co., NYC, purple-on-cream, vignette of smithy & anvil at left.
- Lot #18 Strange lot of very unrelated material, just as donated to the auction: 18 items ranging from unused & stained 2nd of Exch that looks very early 19th century to a 1928 check on Luther Williams Bank & Trust, Macon, Ga with eagles head UL. Includes things like check on John Conly & Co, Bankers, LaPorte, CA used 1867 and date-lined "Port Wine"; a draft used 1882 datelined Shelby Iron Works, Ala drawn on a Conn. bank, payable in NYC etc. etc. Others pretty routine; worth at least \$10.
- Lot #19 Certificate of deposit of an insurance company: issued 1881 by Springfield (Ill) Marine & Fire Ins. Co. Vignette of classic, columned home office UL, small dog head at bottom center wears collar labelled "Fidelity". Light stains along bottom.
- Lot #20 Neat, ornately decorated check on First Natl, Casselton, Dak, used 1888, a territorial date. Large oval PAID stamp at LR adds to attractiveness.

STATE OF CONNECTICUT

PAY-TABLE OFFICE, Hartford, Jan 7 1788

SIR,
PAY unto Ralph Pomeroy, Esq; D. S. M. or Order,
Five Pounds
Lawful Silver Money, out of the Tax of Two Shillings
and Six-Pence on the Pound, granted by the General
Assembly in May last, and charge the State

John Lawrence, Esq; Treasurer.

ILLUSTRATIONS: GUILTON #2

LOT #2

Clinton National Bank

CLINTON.

Aug 16 1888

A. Baldwin, Cashier

Thirty three hundred ninety seven

1576

3397 39/100

LOT #3

No 225854

Dawson, VT July 7 1908

The Bank of North America
INCORPORATED
PAID JUL 1908
Pay to the order of
Twenty Dollars

\$ 17.00

LOT #4

Proprietor of the
Rodger's
Wagon Works

25152

William C. June 14 1886
Pay to the order of
Forty nine & 60/100 Dollars

FIRST NATIONAL BANK,
BEULAH, OHIO.

LOT #4

1722-1723

S. diffusi (Linné), *S. diffusum* (Linné) & *S. diffusum* (Linné)

COLLANS

☆

The First Bank of Dawson, Yukon Territory

by David Doig

Introduction and footnotes by Ronald Greene

In the Provincial Archives of B.C. there are two documents of interest. The first is an article written by David Doig of his experiences in opening up the first bank in Dawson for the Bank of British North America and covering his experiences between April 1898 and May 1898. The second copy is a copy of his report to the General Manager of the bank, H. Stikeman, which was written on June 13th, 1898. Permission to publish these has been kindly given by the Provincial Archives of British Columbia and the Bank of Montreal, successors to the Bank of British North America.

David Doig was born in Kirriemuir, Scotland in August 1859. He entered a bank in his native city. While still an apprentice he transferred to an English bank and later transferred to Vancouver Island in 1884. He worked his way up the ladder and became the bank manager for the Trail branch in 1897. In 1898 he went into the Klondike as the sub-manager, but manager pro-tem. In 1899 he was named as the manager and he remained in Dawson until 1907. Doig left that year to become the manager of the Victoria branch. He retired from the bank in 1921 and died in Victoria in June 1929.

In a rather strange coincidence he became related to the pioneer Victoria banker, Alexander Davidson Macdonald. Macdonald and Dr. Israel Wood Powell married sisters. David Doig married Dr. Powell's daughter, Mary. The Alex. McDonald mentioned in Mr. Doig's letter is not the same Macdonald.



On the 1st of April 1898 our party consisting of six embarked at Vancouver on the "Pakshen"--a typical ocean tramp subsequently enlarged and now known as the "Princess May"--bound for Skagway with the object of opening a branch of the Bank of British North America at Dawson. As it was the desire of the Bank to be the first in the field, our instructions were to spare no expense in reaching our destination as soon as possible.

After a pleasant three days' sail, during which we passed some beautiful scenery--so frequently written about by Alaskan tourists that I shall refrain from attempting to describe it--we reached Wrangel, founded many years ago as a Hudson's Bay fort, but now a boom town for some three thousand people. Having to wait a few hours there we had time to make a short acquaintance with the place. The large majority of the population appear to live under canvas, and the streets and sidewalks are in such a condition that it requires skilful engineering to navigate one's way through the mud and slush.

Gambling appears to be the staple industry, and the fleecing of in-going Klondikers was carried on merrily with great success in the most open and bare-faced manner possible.

Nearing the head of the Lynn Canal, Dyea and Skagway appear almost simultaneously at the water terminals, the one marking the approach to the historic Chilkoot Pass on the left hand, and the other the hardly less impressive and forbidding White Pass on the right. Rugged and precipitous mountain-walls of granite, partially clothed with a forest growth of ever-green and poplar and rising well into the line of frost and snow, define the boundary of an ancient fjord on whose cliffs American enterprise has

inscribed in giant characters the value of "General Arthur's Cigars", "Kelly Nostrums" and other articles of equally real or unreal worth. Perhaps the most striking feature of Skagway Harbour is the enormous wharfage which encroaches on the sea. Four distinct lines of pile anchorage protrude approximately half a mile into the ocean highway and are the points of access to the town, as such rendered necessary by the height of the tide, or more correctly stated, by the amount of flat which is exposed at low water. This will always be a drawback to Skagway as a port of much commercial importance.

We had arranged to go over the Dyea trail, but on reaching Skagway learned that on the day previous to our arrival, a slide had occurred there in which some hundred people were buried alive--as a consequence we decided to take the White Pass route.

The town at the time of our visit was practically under the control of the notorious "Soapy Smith", since killed, who apparently was the leader of a gang of thugs, thieves, and murderers numbering several hundreds. Robberies committed in open daylight went unpunished, and although many murders took place there were no convictions. Quite close to the hotel at which we put up, and while we were there, a man was shot dead and though the murderer seemed to be well known, no arrest was made. Gambling was carried on to a great extent--faro, roulette, craps, stud poker being engaged in under the same roof and usually in a large room adjacent to the saloon bar. The "look-out" under ordinary circumstances is not much in evidence, but his loaded shotgun is always ready to draw a "bead" on any victim who may in sheer desperation attempt to shoot the deft manipulator

of the "pasteboard". A stor. was told to me which will illustrate the methods adopted by "hoaps" to rob the public. Notices were posted round the town containing the patriotic information that he would raise a regiment to right the Spaniards and informing intending recruits to call at a certain office. On the appearance of the victims they were requested to undress, preparatory to undergoing an examination by a doctor in a room adjoining. While there, all money and valuables were removed from their clothes. It is needless to say, that the regiment never appeared at the front.

During our stay in Skagway, the Bank's Treasure, amounting to over \$1,000,000, was placed in a Log Cabin occupied by Inspector Wood of the North West Mounted Police, and was sentinelled in the day time by two troopers, while in the evening the Inspector and I slept there in cots placed in diagonal corners. To account for the presence of the Canadian Police in Skagway, it may be mentioned here that the boundary commission had not yet announced its award, and although it was generally known that the dividing line between Alaska and Canada was to be some twenty miles north of Skagway the N.W.M.P. were still there on sufferance awaiting the official announcement.

One night Inspector Wood and I were awakened by the noise of a bullet embedding itself in one of the logs of our cabin, followed by the sharp report of a gun. Naturally, we thought it a "Hold up", and Wood suggested that we had better crawl under the beds as the robbers would likely know the elevation at which to fire--which we did. As no further firing was heard, we ventured cautiously to the door, after probably ten minutes of suspense, which, however, appeared much longer; and apparently a stray shot struck our cabin.

Inspector Wood not being desirous of undergoing a repetition of the nervous strain of the previous night, insisted upon my starting the following evening, and a cavalcade of five well-mounted troopers and three of the Bank staff slipped quietly and unostentatiously up the White Pass Trail with the Treasure, while I

remained behind. The trail, which is now a mere path, was a very rough one, and the troopers, who were all of the "old school", found it very difficult to travel with the heavy loads. The trail, however, was not so bad as it is now, and the troopers, who were all of the "old school", found it very difficult to travel with the heavy loads.

The White trail, as the route from Skagway to the lower end of Lake Lindemann b. way, of the White Pass is termed, is a piece of roadway, and trail some forty-two miles in length, all of which during a limited "good" season in summer, is easily passable to pack trains--at other times, when winter and mud have usurped the place of terra firma, it is nothing less than a mere cable, a condition which is attested by the thousands of forfeits to life which appeal with equal offence to both eye and nose. The stench of decayed and decaying horse-flesh is of a kind which no one who is sensitive to special odours is likely soon to forget. In the winter time, of course, the immaculate white mantle blots out the scars, and tempers the odours which Summer mishaps have imposed upon the landscape.

The trail leaves Skagway as Brackett Road, a fairly good wagon passway, built out some eleven or twelve miles from the town abutting at its further end against Porcupine Mountain. The first section of the White Pass and Yukon Railway parallels it for most of this distance attaining at Porcupine Creek Crossing an elevation somewhat exceeding nine hundred feet. Beyond this point the line for survey mounts rapidly along the foot-hills, but nowhere does the elated gradient much exceed three percent. For some distance before reaching the actual divide, the lowest northern pass across the Coast Range, the Valley of the turbulent Skagway rapidly contracts, forcing the stream into a sort of natural sluiceway, in which the tumbling cascades and waterfalls, in their rugged and glaciated settings, easily recall the landscapes of many parts of the Highlands of Scotland. The summit of the Pass is reached at an elevation of 2,860 ft., beyond which for some distance the descent toward the

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Owing to the glare of the sun and ice, it was found a great relief to use our snow-glasses, a very necessary part of one's outfit when going in during the Winter or early Spring. We met a few people who had omitted to bring these eye protectors, suffering from snow blindness.

The head of Lake Bennett, which is ordinarily considered to be and properly is, the fountain-head of the Yukon, the Lewes River of some geographers' lies many miles north of Lake Lindemann, with which it is connected by a easy sand portage. Probably no other spot on this globe has shown such a rapid development of the ship-building industry as this one, and it is certain that from no other place have as many craft been launched in a given period of time. This glory, has now departed and a few good specimens of steam-craft to day, replace the endless number of scows, rafts and lighter boats which initiated the stampede into the new El Dorado. Left, and rugged mountains enclose Lake Bennett on three es, only southward does the eye follow a more distant

landscape over Lindemann to catch the crest of Chilcot divide. Iron Mountain or "Sunset Mountain" as it is more appropriately called stands as a grim sentinel to the North-West. It was our misfortune to be delayed at this point for sixteen days waiting for our baggage. We chafed under our enforced idleness, more especially on hearing that the other Bank party had arrived at Skagway and were daily expected in Bennett; however, everything turned up at last and we started with dog teams and horses at midnight on April 25th.

To see hundreds of loaded sleds carrying huge square sails gliding over the ice at the rate of three or four miles an hour, was indeed a picturesque and novel sight.

We did a good day's tramp camping at Cariboo Crossing, a distance of 28 miles. Here I had my first experience of sleeping in the open air, and although the ground was covered with snow and the temperature below freezing yet it was much more comfortable and refreshing than being packed in a bunk house or tent with several others. That the bunk-houses along the trail were exceedingly uncomfortable and disagreeable will be easily understood when it is mentioned that they are simply benches built tier upon tier, and that it not unfrequently happens that as many as a hundred people are packed in a space 25 x 25 ft. Under such circumstances sleep is almost out of the question and for my part I used to dread the coming of night when I had to put up in such places. For sanitary purposes it is strongly advisable to use one's own blankets.

All sorts of conditions of animals are used for packing and hauling--horses, oxen, mules, donkeys, billygoats, dogs, etc. being called into requisition. A common language is talked to them all--not the kind in common use in Sunday Schools--and a representative of the Society for the Prevention of Cruelty to Animals would have had an exceedingly busy time on the trail. An early start was made over Lake Tagish and after a hard day's travel of twenty miles, we came upon open water near the quarters of the

North West Mounted Police where we underwent our last overhauling by the Customs' authorities.

As an illustration of the administration of Justice in Canadian territory I may mention that a man was convicted for stealing a sack of flour from a cache--penalty: fifty dollars and cost, outfit confiscated and banishment from the country.

We launched our four Peterboro canoes which we had brought with us from Vancouver, and it was a great treat to paddle down the river connecting Tagish and Marsh or Mud Lakes after our long and weary tramps.

In crossing Mud Lake we found the ice quite rotten, causing several of the party to come to grief; in one case considerable difficulty was experienced in pulling out the heaviest man of the party, but nothing more serious than a thorough soaking was the result. This appeared to be the longest day of all, as we had to contend with a strong head wind and a soft and slushy track. On reaching the Sixty Mile River late in the evening, we were all so dead beat and leg-weary that there was not a dissenting voice when someone proposed a rest of twenty four hours.

Again we had recourse to our canoes and here we began to appreciate the services of our Transportation Manager. He proved to be an adept in loading canoes and pack horses, and was such an excellent shot that he kept the camp supplied with duck and snipe all the way down the Yukon. The birds were very wild and not so plentiful as we were led to believe.

The four to five mile current of the Yukon hurried us on to the head of Miles Canyon, where the stream has cut a deep and narrow trench athwart a broad dike of basalt on whose walls the "basaltic columns" descend with rigid perpendicularity and between which the stream is thrown into a chaotic, seething mass of foam. More than one enterprising craft has found a final home in the shallows of this trough. Emerging from the upper gate of this canyon, the river enters, if anything, upon a still more troubled course, the fury of the White Horse Rapids, as reflected in the boiling foam being more impressive to the eye than is the

roar of the canyon waters to the ear. A "long-tramway" some three and a half to four miles in length, to carry freight and passengers around the dangerous waters, has lately been constructed and removes from the timid traveller an element of real danger. However, there is a certain kind of excitement in shooting the canyon and White Horse Rapids not wholly to be eliminated nor even despised. A few men follow the dangerous occupation of pilots in these waters, at which they make about \$100. a day in the busy season.

It was here that we were brought face to face with that marvel of the Northern skies, the unbroken Aurora Borealis. Those who have in other regions seen but fragments of the Northern Lights, however beautiful such parts may be, have no conception of the wonderful display which is here exhibited in the Wintery Vault of Heaven. The huge golden curtains describing rainbow arcs from horizon to horizon, move and flow as if tossed by a gentle wind, alternately streaming out their flashes of magnetic light like so many beacons to the firmament. Hour after hour we gazed upon this strange, luminous display, wondering, like scientists hardly more fortunate than ourselves, the whence and wherefore of the occurrence. Several times we could distinctly detect the cracking sound which accompanied the electrical disturbance and with each new impulse, the sky effects appeared only to flow with increased intensity. It was a vision of loveliness which will forever remain indelibly impressed upon the tablets of my memory.

At the head of Lake Lebarge we again met with ice and had a ticklish job unloading and hauling the canoes out of the water. The ice was so thin that it kept giving way, and every now and then someone was unfortunate enough to get a good dunking. The great majority who had succeeded in reaching Lake Lebarge, were content to wait and camp for the breaking up of the ice, as it was reported dangerous to attempt to cross. We decided to push on and after making arrangements with some Indians for transportation of our outfits, got under way. The ice was apparently very rotten, causing our considerable

price at the stands at one of the Company's stores in Dawson, it was with great surprise I found the currency used in this district is gold dust at \$17 to the ounce. As a further illustration of the prevailing prices in Dawson on our arrival, we sold fifteen gallons of Hudson's Bay Rum, brought in for medicinal purposes and not required, for \$65 per gallon; and there being no genuine liquor in the camp--Hootch distilled in Dawson was the only available tipple--the saloon that bought our "FireWater" did a roaring trade. It was used to flavour and disguise the disagreeable taste of the Hootch. At first there was a distinct taste in all their liquors of Rum, but by and by it became more and more attenuated, finally disappearing gradually like snow before the gentle Spring Zephyr.

Owing to its practical interest it may not be out of place to mention on this paper that the practicability of navigating the Yukon with fairly larger steamers has been solved this Summer by the Rattenbury Company, while the converse has been proved in the Teslin-Lake-Hootalinqua route--The Bennett Lake-Yukon River is the quickest and best route for passengers, and heavy freight will continue to be brought round by way of St. Michael. The freight charges this summer have been about twenty-three to twenty-five cents per pound by the former route and seven and a half to ten cents by the latter.

Having secured a temporary office,

the Bank of British North America opened for business on the morning of the 19th May, bringing banking facilities right to the portals of this wonderful gold-producing region. Thus was established the first Bank in Dawson and with its creation was terminated a chapter in bank-founding as unique as it was important to the commercial interest of a territory, which, for many years, is destined to attract the attention of the financial world.

FOOTNOTES

(1) Jefferson Randolph Smith, Jr., known as "Soapy Smith".

Smith was born in Georgia in 1860. As a young man he rode the cattle trails of the Southwest and developed a fascination with gambling. In 1885 he showed up in Leadville, Colorado where he quickly got involved with a shell game operator, and then a soap game. The crowd saw the operator wrap up small bars of soap with money and a cover. Smith would be the first customer, buying a bar for \$5.00 and would "find" a \$100 note. The other customers who followed would not be so fortunate. This game led to his nickname. Smith moved to Denver and expanded to other games, building up his own entourage in the process. Soon he opened the Tivoli Saloon and Gambling Hall which proved to be very profitable. By 1892 things had gotten a little hot for "Soapy" so he tried Creede for a while, leaving the Tivoli in the hands of his cohorts. After a

year or two Creede slowed down and one of "Soapy's" last games was the selling of a salted claim. He skipped Creede only a step before the law and returned to Denver. Shortly later, however, a crusading governor was elected and Smith departed for friendlier pastures. He turned up in Skagway in mid-1897.

He quickly set up business and as the rush grew his gang expanded to over a hundred members. Pierre Berton wrote that, "one of the keys to Smith's success was that he never appeared to be what he was." One thing is certain; he was a grand scoundrel. His ascendancy was short-lived. Only July 8th, 1899 Smith tried to intimidate the leaders of a vigilante meeting. An armed scuffle between him and Frank Reid resulted in the death of both.

Some of "Soapy's" cons border on the unbelievable and we direct the reader to two sources: (a) "The Klondike Fever" by Pierre Berton, Alfred A. Knopf, New York, 1958; (b) "Soapy Smith, King of the Frontier Con Men" by Frank C. Robertson and Beth Kay Harris. Hastings House, New York, 1961. (2) This area is still known as "Dead Horse Trail."

(3) The spelling should be "sour-doughs".

(4) The Rattenbury Company was one of the many promotions of Francis Rattenbury who is best remembered as the architect who designed the Parliament Buildings in Victoria, B.C. and the Empress Hotel.

TO BE CONTINUED

Reprinted from Canadian Numismatic Journal



First National Bank
HELENA, MONTANA

Revenue Stamp Paper Update by Joseph Einstein

Before getting to the "news" in this report, it must be brought to your attention that there was a real "goof" in the write-up of the Chandler Auction results. I fell into the common error (as did Chandler-Rendal themselves) of reporting the RN-P6 as having a catalog value of \$25.00. In Scott '83, the full document is catalogued at \$20.00, so neither the catalog nor the bidder was "way out." For 1984 the catalog value was raised to \$30.00, so the pricing is just about exactly right.

While on the subject of auction results, the Siegel sale of October 12 and 13 had some RN items. The C19 fetched \$230.00 and the newly reported RN-X Greenish on a check used on the National Exchange Bank of Springfield, MO, 12/6/98, fetched \$1,050.00. These are hammer prices so please add 14%. The X Green was face printed by Hudson Kimberly Pub. Co., Kansas City, MO.

Mike Aldrich of St. Paul, MN, came upon a big bunch of the National Webster Bank checks; with the group were 5 or 6 PN-D1c examples. One is shown here on dividend 65. This find increases the number known to seven. Current pricing is \$300.00 to \$350.00 which is, I suppose, about what might be expected. Nothing is cheap anymore except people.

Then Dave Eatins of Carbondale, IL (one of our newer, vigorous dealers in RN's and more) came across several new "early" dates which will be listed in a later article, but the goodies are the bearer notes (?) or checks (?) in the three values shown. These have never been shown before, as far as I know, and must be exceedingly scarce--perhaps rare would be a better word.

In addition, here is a shot

Dave's hitherto unknown RN-FAC with RN-X7 superposed. Our photographer did his utmost to show the X7 over the FAC and I think he did a great job. This little 1901 item is, at this time, the only one known. Please, somebody, peel out three or four more!

There are two additional interesting items to report, and these may create a stir. M, first mint check bearing RN-12 has been seen! This very attractive and very expensive check is in the extensive stock of Larry, Joseph. The item was face printed by Wm. M. Christy, 127 So. Third St., Phila. for use by the Bank of North America in the same city. There are others of this, maybe, but where are they?

Then there is a \$500.00 denomination convertible bond of the Dubuque & Sioux City RR Co. in the John Kaufmann "Gems of Philately" sale of December 10, 1983. This is the one with the type F and type T GREEN printed over the V4 imprint. Kaufmann states, "it is believed that this is the first example to come to auction,"--and so does this reporter! It will be instructive to learn how much over the tongue-in-cheek (?) estimate of \$450.00 it brings. There will be more on this soon.

Good hunting to all! There is definitely more to be found, as these newly seen items prove.

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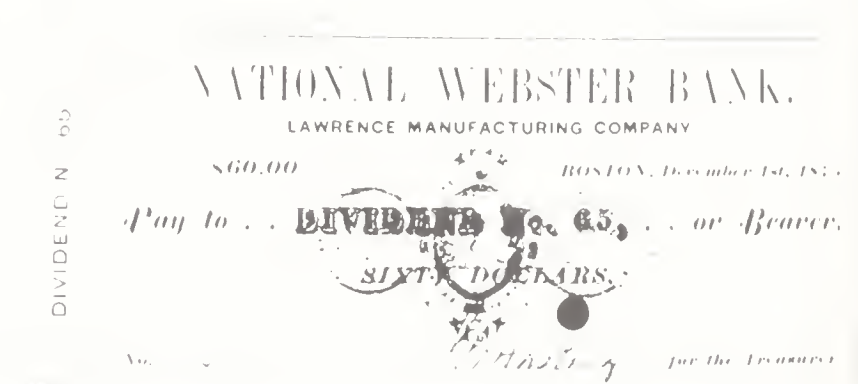
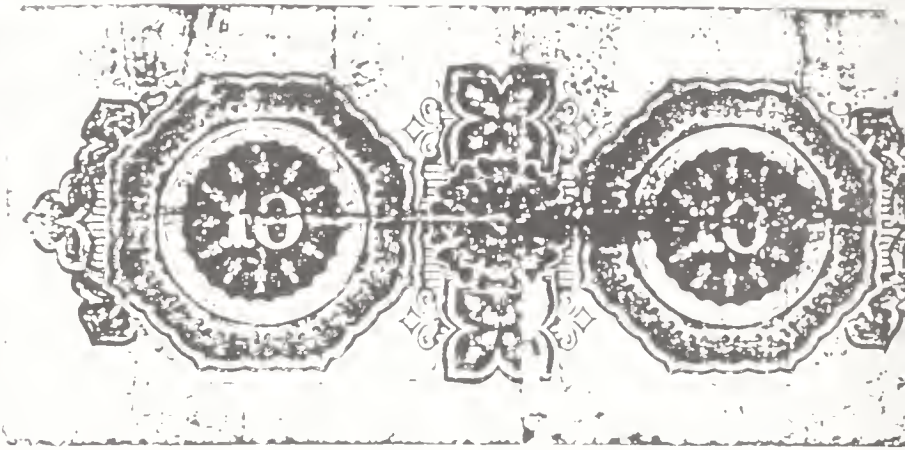
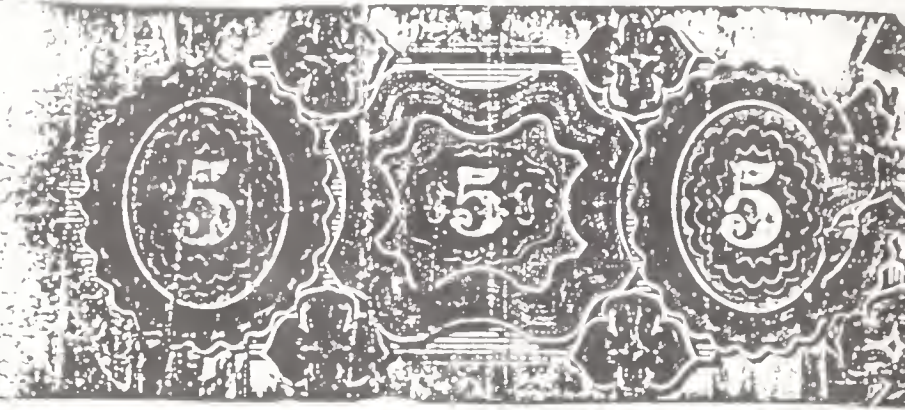
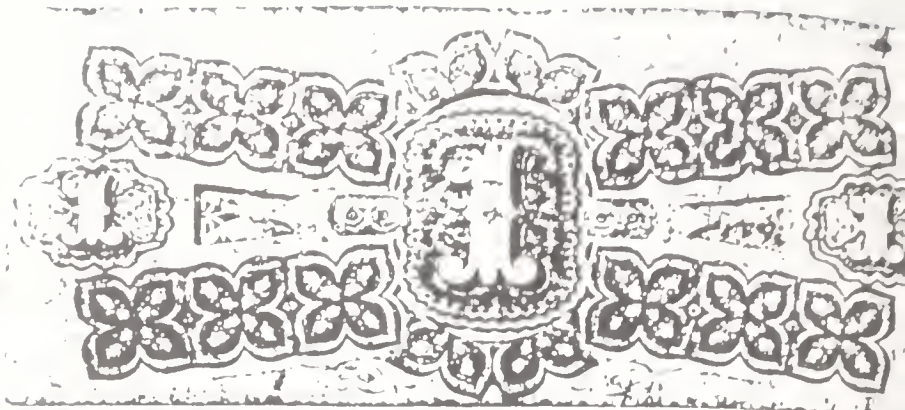
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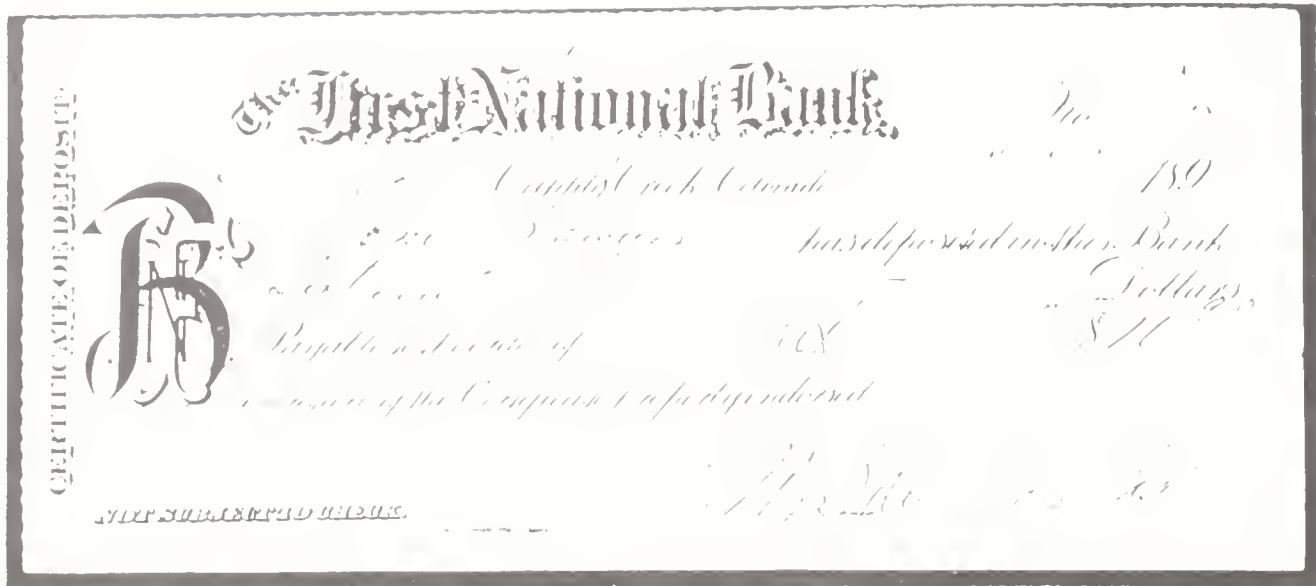


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A Tale of Two Small Checks

by Herman L. Boraker



According to the Columbia Encyclopedia, John Bachelder was an American inventor who lived from 1817 to 1906. Among his achievements were several important improvements on Howe's sewing machine, including the invention of a continuous feed and the first use of a vertical needle upon a horizontal table. He also wrote "A.D. 2050," a book suggested by Bellamy's "Looking Backward."

The New Hampshire National Bank, upon which this check was drawn, was established in 1865. In 1894 the officers were Calvin Page, president, and W. C. Walton, cashier.

It is interesting to note that the above check was made payable to D. J. Page. Could this have been Calvin Page's father, who might also have been associated with the bank? And if so, could John Bachelder have been making a payment on a bank loan for his work on his inventions? It is a possibility!

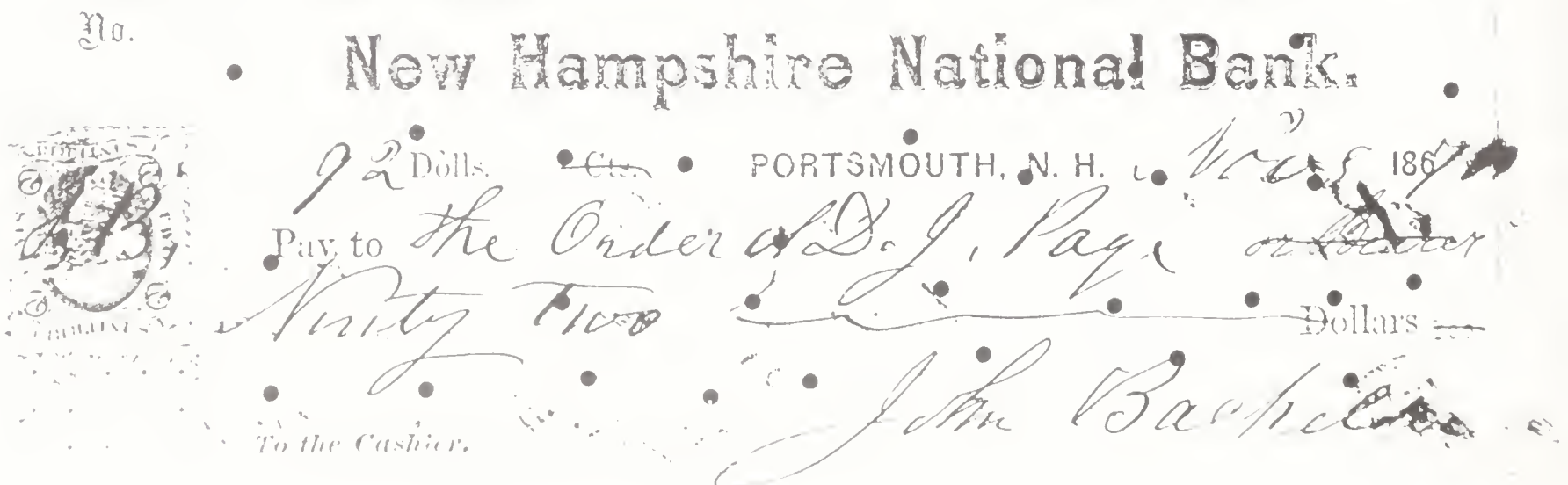
Samuel Langhorne Clemens, better known by his pen name "Mark Twain," wrote the world-famous books "Tom Sawyer" and "Huckleberry Finn."

Although Sam Clemens was born in Florida, MO., he spent his childhood in Hannibal, MO--surroundings which he

would later immortalize in his books.

Everyone knows the story of "Tom Sawyer," the fictitious character created by Twain. However, can anyone tell us who the Tom Sawyer was that deposited \$16.90 with the First National Bank, Cripple Creek, CO, on February 12, 1895?

Mr. Sawyer received the certificate of deposit pictured here in return for his money. Either he made the deposit for security reasons or he suddenly needed the money in a hurry, as he cashed the certificate on February 13, 1895--the day after he obtained it!



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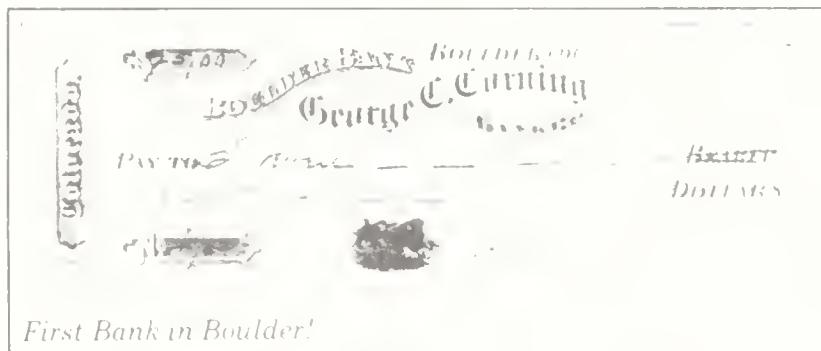
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